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PATENT

Docket No. 10655.7100

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s)

Michael Blandina et al.

Group Art Unit:

To be Assigned

Serial No.

09/105,406

Filed

June 26, 1998

Examiner:

To be Assigned.

For

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INFORMATION DISCLOSURE STATEMENT

ASSISTANT COMMISSIONER FOR PATENTS Washington, D.C. 20231

Sir:

[X]

This Information Disclosure Statement is filed in accordance with 37 C.F.R. §§1.56, 1.97 and 1.98. The items listed on Form PTO-1449, a copy of which is enclosed, may be deemed to be pertinent to the above-identified application and are made of record to assist the Patent and Trademark Office in its examination of this application. The Examiner is respectfully requested to fully consider the items and to independently ascertain their teaching.

1. []	For each of the following items listed on the enclosed copy of Form PTO-1449 that is not in the English language, an English language translation of that item or a portion thereof or a concise explanation of the relevance of that item is enclosed:			
2. []	For each of the following items listed on the enclosed copy of Form PTO-1449 that is not in the English language, a concise explanation of the relevance of that item is incorporated in the specification of the above-identified application.			
3. []	Any copy of the items listed on the enclosed copy of Form PTO-1449 that is not enclosed with this Information Disclosure Statement was previously cited by or submitted to the Patent and Trademark Office in the prior [] Continuation, [] Divisional or [] Continuation-In-Part application under 37 C.F.R. §1.60, U.S. Serial No, filed			
4. [X]	No fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with:			

37 C.F.R. §1.97(b)(1), within three months of the filing date of the above-identified application.

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	[]	37 C.F.R. §1.97(b)(2), within three months of the date of entry into the national stage as set forth in §1.491 in an international application.			
	[]	37 C.F.R. §1.97(b)(3), before the mailing date of a first Office action on the merits.			
5. []	No fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being fil in compliance with 37 C.F.R. §1.97(c), after the period specified in paragraph 4 above but before the mailing date of a final action or a Notice of Allowance (where there has been no prior final action), a is accompanied by one of the certifications pursuant to 37 C.F.R. §1.97(e) set forth in paragraph 9 below.				
6. []	complia	due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in nce with 37 C.F.R. §1.97(c), after the period specified in paragraph 4 above but before the date of a final action or a notice of allowance (where there has been no prior final action):			
	[]	A check in the amount of \$220.00 is enclosed in payment of the fee.			
	[]	Charge the fee to Deposit Account No. 19-2814. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.			
7. []	in comp	due under 37 C.F.R. §1.17(i)(1) for this Information Disclosure Statement since it is being filed bliance with 37 C.F.R. §1.97(d), after the mailing date of a final action or a notice of allowance, wer comes first, but before payment of the issue fee, and is accompanied by:			
	a.	one of the certifications pursuant to 37 C.F.R. §1.97(e) set forth in paragraph 9 below; and			
	b.	the attached petition requesting consideration of this Information Disclosure Statement; and			
	c.	the fee due under 37 C.F.R. §1.17(i)(1) which is paid as set forth in paragraph 10 below.			
8. []	A fee is due under 37 C.F.R. §1.17(i)(1) for this Information Disclosure Statement since it is being filed in compliance with:				
	a. []	37 C.F.R. §1.313(b)(3), after the issue fee has been paid and information cited in this Information Disclosure Statement may render at least one claim unpatentable and is accompanied by the attached Petition To Withdraw Application From Issue;			
	b. []	37 C.F.R. §1.313(b)(5), after the issue fee has been paid and information cited in this Information Disclosure Statement is to be considered in a Continuation application upon abandonment of the instant application and is accompanied by the attached Petition To Withdraw Application From Issue.			
	c.	The fee due under 37 C.F.R. §1.17(i)(1) is paid as set forth in paragraph 10 below.			
9. []	cited in	certify that each item of information contained in this Information Disclosure Statement was a communication from a foreign patent office in a counterpart foreign application not more than onths prior to the filing of this Information Disclosure Statement.			
[]		certify that no item of information in the Information Disclosure Statement filed herewith was a communication from a foreign patent office in a counterpart foreign application or, to my			

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knowledge after making reasonable inquiry, was known to any individual designated in §1.56(c) more than three months prior to the filing of this Information Disclosure Statement.

- 10. [] A check in the amount of \$230.00 is enclosed in payment of the fee due under 37 C.F.R. §1.17(p).
 - [] Charge the fee due under 37 C.F.R. §1.17(i)(1) to Deposit Account No. 19-2814. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.
 - [X] The Assistant Commissioner is hereby authorized to charge any additional fees which may be required for this Information Disclosure Statement, or credit any overpayment to Deposit Account No. 19-2814. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.

Respectfully submitted,

Snell & Wilmer D.L.P.

By: Howard I. Sobelman

Registration No. 39,038

Dated: July 21, 1998

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CERTIFICATE OF MAILING BY FIRST CLASS MAEL (37 CFR 1.8) Docket No.							
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09/105,406	June 26, 1998	To be Assigned	To be Assigned				
Invention: STORED VA	ALUE TRANSACTION SYSTEM	M INCLUDING AN INTEGRATE	ED DATABASE				
	is <u>Information Disclosure State</u> h the United States Postal Ser	ement and references (Identify type of correspondence) vice as first class mail in an env	relope addressed to: The				
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